



# California Department of Insurance

## Steve Poizner, Insurance Commissioner

**FOR IMMEDIATE RELEASE**

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**MEDIA INQUIRIES ONLY:**

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### **NEWS RELEASE**

## **COMMISSIONER POIZNER REMINDS MANDATORY JESUSITA FIRE EVACUEES THAT INSURANCE MAY COVER LIVING EXPENSES**

Insurance Commissioner Steve Poizner reminded residents who have been evacuated due to the Jesusita Fire that they may be eligible for reimbursement for additional living expenses due to mandatory evacuations. Commissioner Poizner also encouraged all Californians to make sure their insurance policies are updated and to conduct a home inventory today.

"My heart goes out to the families who have lost their homes and all their belongings in this wildfire," said Commissioner Poizner. "I urge everyone who has been evacuated from their home to check their insurance policies. Many homeowners policies cover additional living expenses incurred as a result of a mandatory evacuation. Coming up with extra money for hotel stays, extra food and other additional living costs are the last thing fire evacuees should have to worry about. Check your policy, and if you have any insurance questions, call the Department of Insurance at 800-927-HELP."

The Jesusita Fire, which started on May 5, has burned 1,300 acres and at least 20 homes. Eight thousand people have been evacuated from their homes. The fire is 0 percent contained, with 1,400 firefighters working to fight the blaze. Commissioner Poizner has offered to dispatch CDI enforcement officers to assist local authorities.

Many residential homeowners insurance policies cover what is known as ALE, or additional living expenses. This permits homeowners to maintain their normal standard of living by covering the increased living expenses incurred as a result of damage caused by the fire or a mandatory evacuation. ALE coverage typically includes extra food costs, increased housing costs, furniture rental, relocation and storage costs, telephone installation and extra transportation costs to and from school or work, after the deductible is reached.

A free [home inventory guide](http://www.insurance.ca.gov) is available on the Department of Insurance website at [www.insurance.ca.gov](http://www.insurance.ca.gov), or by calling the CDI Consumer Hotline at 800-927-HELP.

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Please visit the Department of Insurance Web site at [www.insurance.ca.gov](http://www.insurance.ca.gov). Non media inquiries should be directed to the Consumer Hotline at 800.927.HELP. Callers from out of state, please dial 213.897.8921. Telecommunications Devices for the Deaf (TDD), please dial 800.482.4833.